

Amendment to the Claims:

The claims under examination in this application, including their current status and changes made in this paper, are respectfully presented.

1 (currently amended). A method of creating a trust over a computer network, comprising the steps of:

receiving, over the computer network, an electronic request to create a trust from a grantor, the request including identification information regarding the grantor, a trustee, and a beneficiary of the trust, and also an initial funding amount;

then operating a server to forward, over the computer network, a draft trust instrument to the grantor;

receiving, from the grantor over the computer network, authorization to electronically convey funds from the grantor to a trust account;

after the operating step, receiving an electronic confirmation from the grantor over the computer network to establish a trust with funds in the initial funding amount;

then storing, in a trust account database and associated with the trust account, information regarding the grantor, the beneficiary, and the conveyed funds;

receiving a response from the trustee, over the computer network, comprising confirmation that the trustee accepts trustee responsibilities for the trust;

electronically establishing an educational account naming the beneficiary as the beneficiary of the educational account; and

responsive to receiving a request from the trustee, over the computer network, to transfer funds to the educational account, electronically transferring funds to the educational account.

2 (original). The method of claim 1, wherein the computer network comprises the Internet.

3 (original). The method of claim 1, wherein the educational account comprises a Qualified Tuition Plan.

4 (original). The method of claim 1, wherein the educational account comprises an Educational Individual Retirement Account.

5 (original). The method of claim 1, further comprising:
repeatedly receiving, over the computer network, authorizations to electronically convey funds to the educational account; and
responsive to receiving each authorization, electronically transferring funds to the educational account.

6 (original). The method of claim 5, wherein the authorizations comprise rebates from sellers of goods and services.

7 (original). The method of claim 1, further comprising:
receiving a contribution request from a donor party over the computer network;
and
receiving, from the donor party over the computer network, authorization to electronically convey funds from the donor party to the trust account.

8 (original). The method of claim 7, wherein the donor party is a person other than the trustee and other than the grantor.

9 (original). The method of claim 1, further comprising:
receiving, over the computer network, a request from the trustee for a distribution of assets from the educational account;
receiving confirmation from the trustee that a purpose of the distribution is a qualified educational expense; and
electronically transferring assets from the educational account.

10 (original). The method of claim 9, further comprising:
determining whether the distribution results in a tax liability.

11 (original). The method of claim 1, further comprising:

prior to the storing step, operating a computer to analyze the identification information to confirm the grantor's identity.

12 (original). The method of claim 1, further comprising:

receiving, from the grantor over the computer network, identification information regarding at least one nominated trustee;

after the storing step, contacting the trustee over the computer network to request confirmation that the trustee accepts trustee responsibilities for the trust;

receiving a response from the trustee, over the computer network, comprising additional identification information regarding the trustee and confirmation that the trustee accepts trustee responsibilities for the trust, operating the computer to analyze the identification information to confirm the trustee's identity; and

then storing, in the trust account database and associated with the trust account, information regarding the trustee.

13 (original). The method of claim 12, further comprising:

after the operating step confirms the trustee's identity, assigning a username and password for the trustee;

then, in response to receiving the username and password over the computer network as a login request, authorizing the trustee to manage the conveyed funds in the trust account by commands communicated over the computer network;

combining stored information associated with the trust account into a taxing authority form; and

responsive to receiving an authorization from the trustee over the computer network, communicating the taxing authority form over the computer network to a taxing authority.

14 (original). The method of claim 13, further comprising:

after the combining step, and prior to receiving the authorization from the trustee, communicating the taxing authority form to the trustee, over the computer network, for review.

Claims 15 – 32 (canceled).